

FIG. 1

# **e-Pay Payable/Receivable Process**

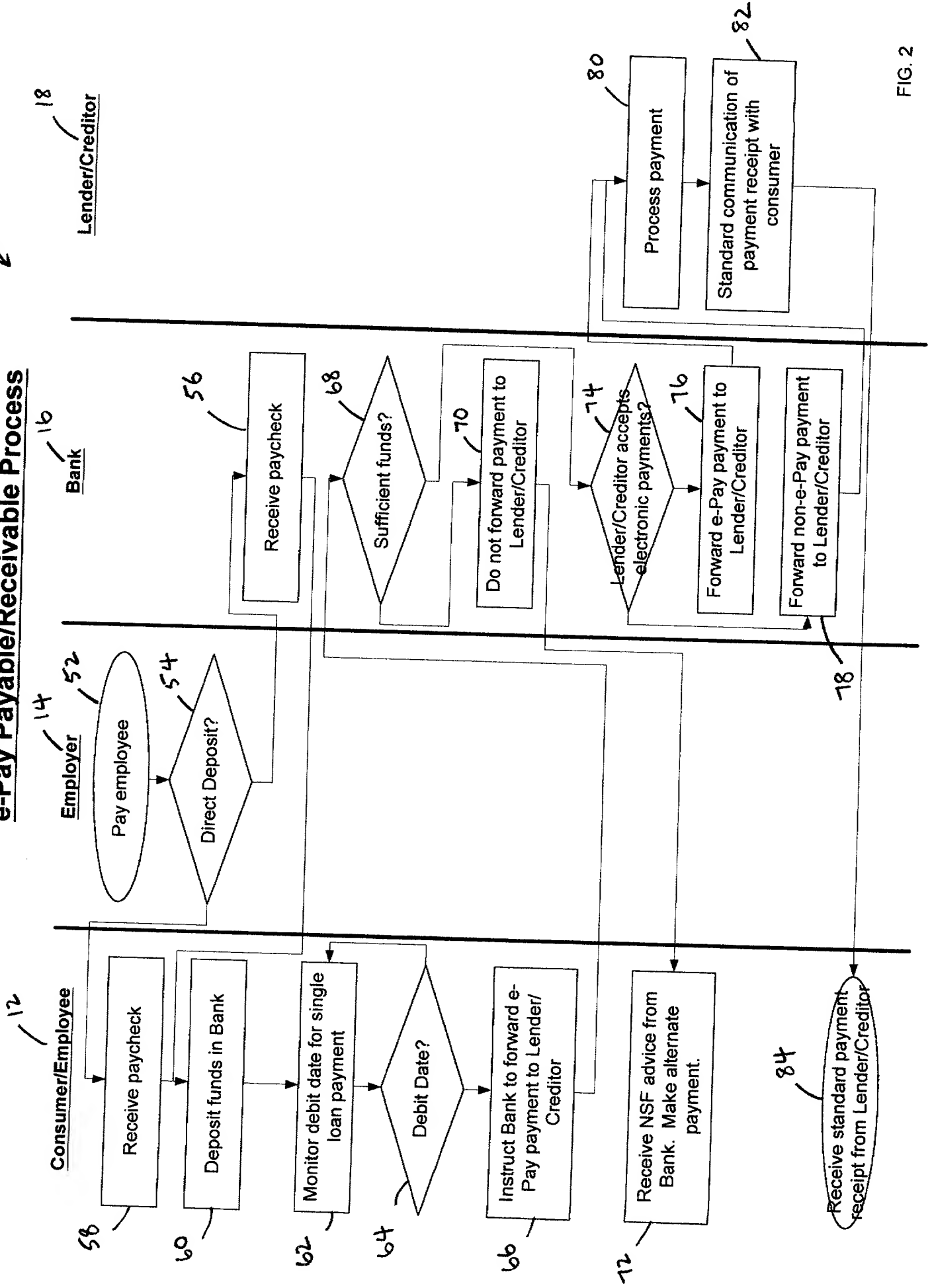


FIG. 2

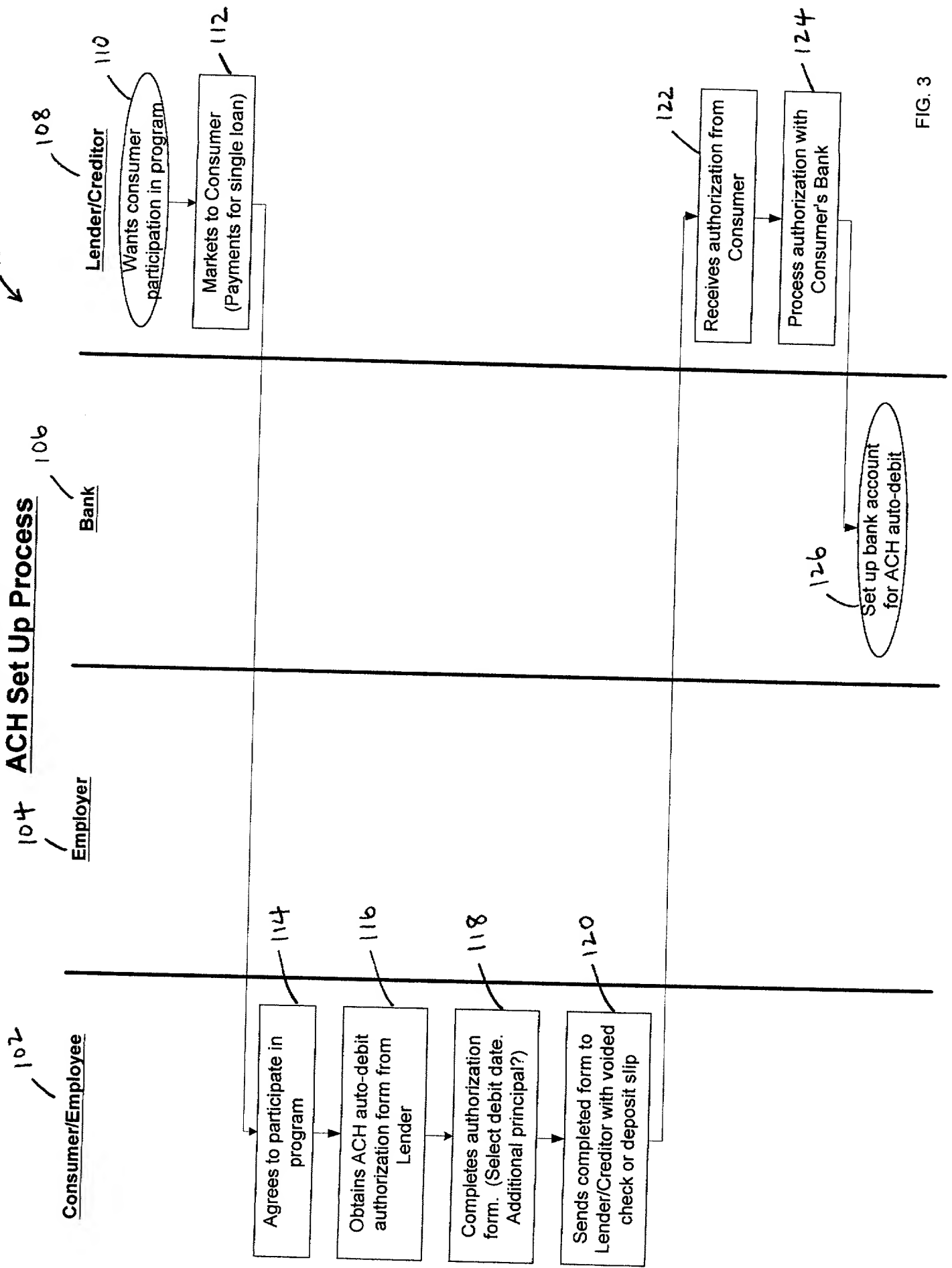


FIG. 3

# ACH Debit Process

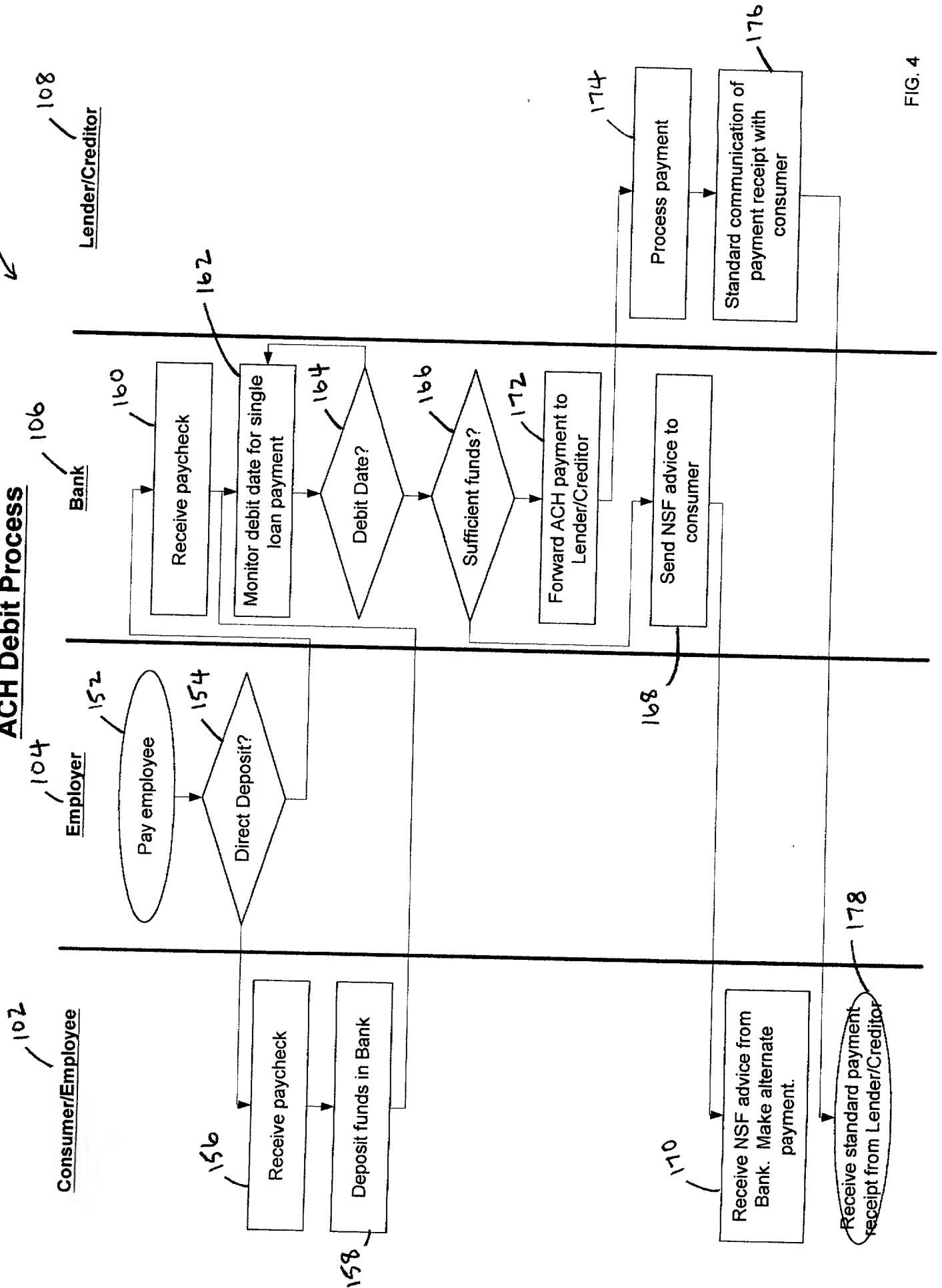


FIG. 4

200

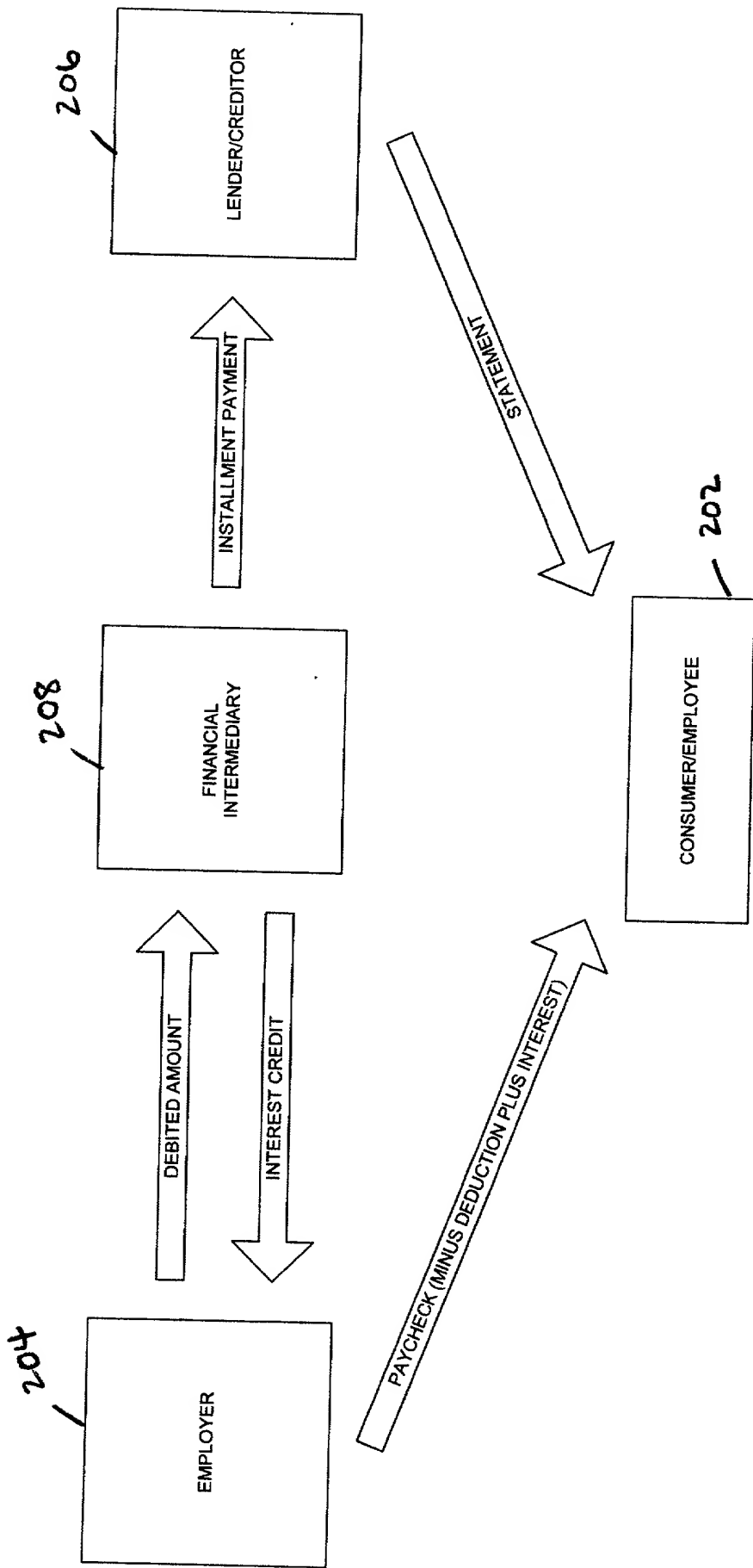


FIG. 5

Variable	Mean	SD	Min	Max
Age	38.5	12.5	18	65
Gender	Male			
Marital status	Married			
Education	High school			
Occupation	Manager			
Income	\$50,000			
Health status	Good			
Exercise frequency	3 times/week			
Dietary habits	Healthy			
Stress level	Low			
Sleep quality	Good			
Mental health	Stable			
Physical health	Good			
Life satisfaction	High			
Work-life balance	Good			
Family support	Strong			
Community involvement	Active			
Personal growth	High			
Resilience	High			
Emotional stability	High			
Self-esteem	High			
Optimism	High			
Gratitude	High			
Forgiveness	High			
Empathy	High			
Compassion	High			
Kindness	High			
Patience	High			
Perseverance	High			
Determination	High			
Confidence	High			
Self-discipline	High			
Time management	Good			
Organization	Good			
Productivity	High			
Focus	High			
Attention span	Long			
Memory	Good			
Learning ability	High			
Creativity	High			
Innovation	High			
Problem-solving	High			
Decision-making	High			
Leadership	High			
Teamwork	High			
Communication	High			
Interpersonal skills	High			
Networking	High			
Public speaking	High			
Writing skills	High			
Reading habits	Good			
Language skills	High			
Mathematical skills	High			
Logical reasoning	High			
Critical thinking	High			
Analysis	High			
Synthesis	High			
Evaluation	High			
Comparison	High			
Classification	High			
Organization	High			
Planning	High			
Execution	High			
Monitoring	High			
Evaluation	High			
Reflection	High			
Self-reflection	High			
Journaling	High			
Meditation	High			
Yoga	High			
Tai Chi	High			
Pilates	High			
Swimming	High			
Running	High			
Cycling	High			
Walking	High			
Gardening	High			
Painting	High			
Drawing	High			
Writing	High			
Reading	High			
Listening	High			
Watching	High			
Eating	High			
Drinking	High			
Sleeping	High			
Breathing	High			
Thinking	High			
Feeling	High			
Wanting	High			
Knowing	High			
Believing	High			
Understanding	High			
Experiencing	High			
Expressing	High			
Connecting	High			
Relating	High			
Comparing	High			
Contrasting	High			
Classifying	High			
Organizing	High			
Planning	High			
Executing	High			
Monitoring	High			
Evaluating	High			
Reflecting	High			
Self-reflecting	High			
Journaling	High			
Meditating	High			



**FIG. 6**

Variable	Mean	SD	Min	Max
Age	34.5	10.2	21	55
Gender	0.5	0.5	0	1
Marital status	0.6	0.5	0	1
Education	12.5	1.5	9	16
Income	1500	500	500	3000
Health status	0.8	0.2	0	1
Stress level	3.5	1.5	1	5
Life satisfaction	4.2	1.0	2	5
Work satisfaction	3.8	1.2	1	5
Family satisfaction	4.0	1.1	2	5
Community satisfaction	3.9	1.3	1	5
Overall satisfaction	4.1	1.0	2	5



**FIG. 7**

# Financial Intermediary Payroll Debit Payables Process

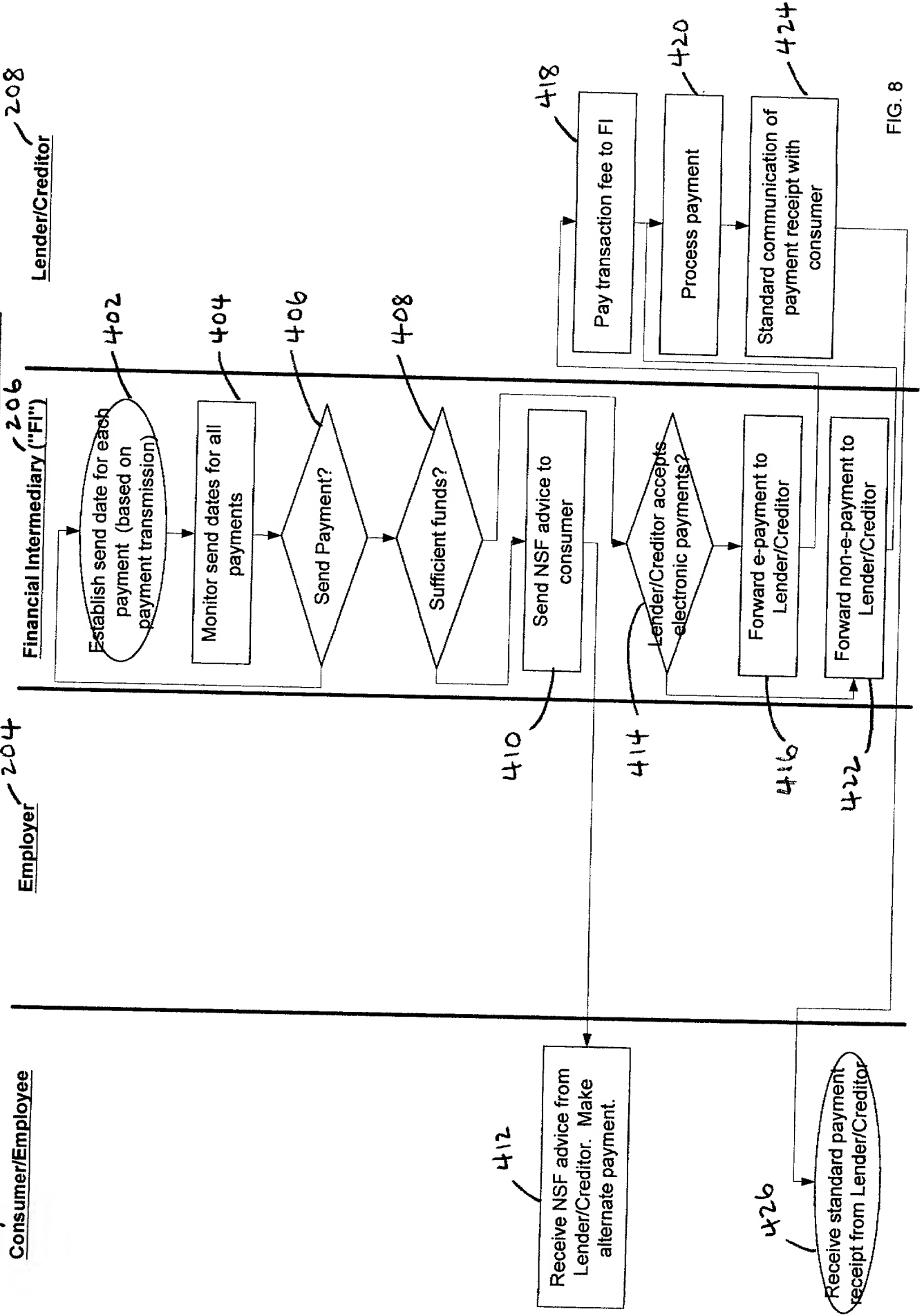


FIG. 8